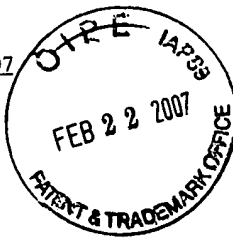


Amendment Dated: February 22, 2007

Customer No.: 00909

Applicant: TSO
Serial No: 09/854,423
Filing Date: May 10, 2001
Page: 1 of 18



IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE PATENT Michael M. TSO
APPLICATION OF:
SERIAL NO.: 09/854,423
ATTORNEY 031792-0311553
DOCKET NO:
FILING DATE: MAY 10, 2001
ART UNIT : 3691
EXAMINER THU THAO HAVAN
FOR: USING CURRENCY TO PURCHASE FROM SELLERS THAT DO NOT RECOGNIZE
THE CURRENCY

RESPONSE TO FIRST OFFICE ACTION

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA. 22313-1450

Dear Sir:

In response to the Office Action mailed **October 26, 2006**, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned for under 37 C.F.R. § 1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to Deposit Account No. 033975 (Ref. No. 031792-0311553).